Case 25-10933-pmm Doc 20 Filed 08/14/25 Entered 08/14/25 12:00:48 Desc Main

| Debtor 1 | Bernadette | Α | Davis | |
|------------------------|----------------------|-------------|-------------------------------|----------------------------------|
| | First Name | Middle Name | Last Name | |
| Debtor 2 | | | | _ |
| (Spouse, if filing) | First Name | Middle Name | Last Name | |
| United States E | Bankruptcy Court for | the: Easte | Pern District of Pennsylvania | |
| Case number (if known) | 25-10933 | | | ☑ Check if this is amended filin |

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B:* Property (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Have Claims Secured by Property.* If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

| num | ber (if known). | |
|-----|--|--|
| Р | Part 1: List All of Your PRIORITY Unsecured (| Claims |
| 1. | Do any creditors have priority unsecured claims agai ✓ No. Go to Part 2. ☐ Yes. Part 2: List All of Your NONPRIORITY Unsecu | |
| 3. | Do any creditors have nonpriority unsecured claims | |
| J. | ☐ No. You have nothing to report in this part. Submit thi ✓ Yes | • |
| 4. | nonpriority unsecured claim, list the creditor separately for | phabetical order of the creditor who holds each claim. If a creditor has more than one or each claim. For each claim listed, identify what type of claim it is. Do not list claims already cular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured |
| | | Total claim |
| 4.1 | Douglas Aaron, Esquire | Last 4 digits of account number 2 3 3 6 \$20,113.22 |
| | Nonpriority Creditor's Name | <u> </u> |
| | 1648 JFK Blvd Suite 810 | When was the debt incurred? 04/16/2001 |
| | Number Street | As of the date you file, the claim is: Check all that apply. — Contingent |
| | Philadelphia, PA 19103-2104 | □ Unliquidated |
| | City State ZIP Cod | |
| | Who incurred the debt? Check one. | Type of NONPRIORITY unsecured claim: |
| | ✓ Debtor 1 only | ☐ Student loans |
| | Debtor 2 only | Obligations arising out of a separation agreement or divorce that you did not report as |
| | ☐ Debtor 1 and Debtor 2 only | priority claims |
| | At least one of the debtors and another | Debts to pension or profit-sharing plans, and other similar debts |
| | ☐ Check if this claim is for a community debt | Other. Specify Legal Judgment from Motor Vehicle Accident case: Dixon |
| | Is the claim subject to offset? | etal vs. Redding, Philadelphia Court of Common Pleas |
| | ☑ No | Case ID: 001200079 |
| | ☐ Yes | |

Case 25-10933-pmm Filed 08/14/25 Entered 08/14/25 12:00:48 Desc Main Doc 20 Page 2 of 7 Document

_ Case number (if known) 25-10933 Debtor 1 Bernadette Davis Last Name

Middle Name

| Pa | rt 2: Your NONPRIORITY Unsecured Claims - | - Continuation Page | | | | |
|------|---|---|--|--|--|--|
| Afte | listing any entries on this page, number them beginning | ng with 4.4, followed by 4.5, and so forth. | | | | |
| 4.2 | Jefferson Capital Systems, LLC | Last 4 digits of account number 7 5 6 6 | | | | |
| | Nonpriority Creditor's Name P.O. Box 7999 | When was the debt incurred? | | | | |
| | Number Street | - | | | | |
| | | As of the date you file, the claim is: Check all that apply. | | | | |
| | Saint Cloud, MN 56302-9617 | Contingent | | | | |
| | City State ZIP Code | UnliquidatedDisputed | | | | |
| 4.3 | Who incurred the debt? Check one. ✓ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset? ✓ No □ Yes Jefferson Capital Systems, LLC | Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☑ Other. Specify Credit Card Last 4 digits of account number 9 2 6 0 \$1,832.9 | | | | |
| | Nonpriority Creditor's Name | When was the debt incurred? | | | | |
| | P.O. Box 7999 Number Street | As of the date you file, the claim is: Check all that apply. | | | | |
| | Saint Cloud, MN 56302-9617 | Contingent | | | | |
| | City State ZIP Code | - ☐ Unliquidated ☐ Disputed | | | | |
| | Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt | Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify Credit Card | | | | |
| | Is the claim subject to offset? ☑ No ☐ Yes | | | | | |

Case 25-10933-pmm Doc 20 Filed 08/14/25 Entered 08/14/25 12:00:48 Desc Main Document Page 3 of 7

Debtor 1 Bernadette A Davis Case number (if known) 25-10933

Last Name

Middle Name

| Pa | rt 2: Your NONPRIORITY Unsecured Claims — | Continuation Page | | |
|------|---|---|--|-------------------|
| Afte | listing any entries on this page, number them beginning | g with 4.4, followed by 4.5, and so for | rth. | Total claim |
| 4.4 | Midland Credit Management, Inc. Nonpriority Creditor's Name | Last 4 digits of account number | 9 6 7 8 | \$1,764.27 |
| | P.O. Box 2037 Number Street | When was the debt incurred? | 09/01/2022 | |
| | Warren, MI 48090 | As of the date you file, the claim is Contingent | : Check all that apply. | |
| | City State ZIP Code | Unliquidated Disputed | | |
| | Who incurred the debt? Check one. ✓ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset? ✓ No □ Yes | Type of NONPRIORITY unsecured ☐ Student loans ☐ Obligations arising out of a separ priority claims ☐ Debts to pension or profit-sharing ☐ Other. Specify Revolving Cre | ation agreement or divorce that you plans, and other similar debts | did not report as |
| 4.5 | Navy Federal Credit Union Nonpriority Creditor's Name Attn: Bankruptcy | Last 4 digits of account number When was the debt incurred? | 6 0 6 3 | \$6,033.97 |
| | PO Box 3000 Number Street Merrifield, VA 22119 City State ZIP Code | As of the date you file, the claim is Contingent Unliquidated Disputed | : Check all that apply. | |
| | Who incurred the debt? Check one. ✓ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset? ✓ No □ Yes | Type of NONPRIORITY unsecured ☐ Student loans ☐ Obligations arising out of a separ priority claims ☐ Debts to pension or profit-sharing ☑ Other. Specify Credit Card | ation agreement or divorce that you | did not report as |

Case 25-10933-pmm Doc 20 Filed 08/14/25 Entered 08/14/25 12:00:48 Desc Main Page 4 of 7 Document

_ Case number (if known) 25-10933 Debtor 1 Bernadette **Davis** Last Name

Middle Name

| rt 2: Your NONPRIORITY Unsecured Claims — | Continuation Page | |
|---|--|--|
| listing any entries on this page, number them beginning | g with 4.4, followed by 4.5, and so forth. | Total claim |
| New Jersey Turnpike Authority Nonpriority Creditor's Name Attn: Ramon de la Cruz | Last 4 digits of account number 0 6 3 5 When was the debt incurred? | \$362.90 |
| Woodbridge, NJ 07095 City State ZIP Code Who incurred the debt? Check one. ✓ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt | As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Unpaid Tolls and Administrative Claims | t report as |
| PO Box 3251 | Last 4 digits of account number 9 9 3 7 When was the debt incurred? | \$6,059.97 |
| Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No | Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Money Loaned | t report as |
| | listing any entries on this page, number them beginning New Jersey Turnpike Authority Nonpriority Creditor's Name Attn: Ramon de la Cruz P.O. Box 5042 Number Street Woodbridge, NJ 07095 City State ZIP Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? ✓ No Yes OneMain Financial Nonpriority Creditor's Name PO Box 3251 Number Street Evansville, IN 47731-3251 City State ZIP Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? | listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. New Jersey Turnpike Authority Nonpriority Creditor's Name Attn: Ramon de la Cruz P.O. Box 5042 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed |

Case 25-10933-pmm Doc 20 Filed 08/14/25 Entered 08/14/25 12:00:48 Desc Main Document Page 5 of 7

Debtor 1 Bernadette A Davis Case number (if known) 25-10933

Last Name

Middle Name

| Pa | rt 2: Your NONPRIORITY Unsecured Claims - | - Continuation Page | | | | |
|-------|--|--|--------------|--|--|--|
| After | listing any entries on this page, number them beginnin | g with 4.4, followed by 4.5, and so forth. | Total claim | | | |
| 4.8 | Philadelphia Parking Authority | Last 4 digits of account number | \$288.00 | | | |
| | Nonpriority Creditor's Name Bankruptcy Department | When was the debt incurred? - As of the date you file, the claim is: Check all that apply. □ Contingent | | | | |
| | 701 Market St | | | | | |
| | Number Street | | | | | |
| | Philadelphia, PA 19106-1538 | ☐ Unliquidated | | | | |
| | City State ZIP Code | ☐ Disputed | | | | |
| | Who incurred the debt? Check one. | Type of NONPRIORITY unsecured claim: | | | | |
| | Debtor 1 only | ☐ Student loans | | | | |
| | ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only | Obligations arising out of a separation agreement or divorce that you did no priority claims | ot report as | | | |
| | ☐ At least one of the debtors and another | □ Debts to pension or profit-sharing plans, and other similar debts | | | | |
| | ☐ Check if this claim is for a community debt | ☑ Other. Specify Parking Services | | | | |
| | Is the claim subject to offset? ☑ No □ Yes | | | | | |
| 4.9 | Portfolio Recovery Associates, LLC | Last 4 digits of account number 9 9 2 5 | \$676.20 | | | |
| | Nonpriority Creditor's Name | When was the debt incurred? | | | | |
| | P.O. Box 41067 | when was the dept incurred? | | | | |
| | Number Street | As of the date you file, the claim is: Check all that apply. | | | | |
| | Norfolk, VA 23541-1067 | Contingent | | | | |
| | City State ZIP Code | Unliquidated | | | | |
| | Who incurred the debt? Check one. | ☐ Disputed | | | | |
| | ☑ Debtor 1 only | Type of NONPRIORITY unsecured claim: | | | | |
| | Debtor 2 only | ☐ Student loans | | | | |
| | Debtor 1 and Debtor 2 only | Obligations arising out of a separation agreement or divorce that you did no | t report as | | | |
| | ☐ At least one of the debtors and another | priority claims Debts to pension or profit-sharing plans, and other similar debts | | | | |
| | ☐ Check if this claim is for a community debt | ✓ Other. Specify Credit Card | | | | |
| | Is the claim subject to offset? | | | | | |
| | ☑ No | | | | | |
| | ☐ Yes | | | | | |

Case 25-10933-pmm Filed 08/14/25 Entered 08/14/25 12:00:48 Desc Main Doc 20 Page 6 of 7 Document

Debtor 1 _ Case number (if known) 25-10933 Bernadette **Davis** Last Name

Middle Name

| Pa | rt 2: Your NONPRIORITY Unsecured Claims — | Continuation Page |
|-------|---|--|
| After | listing any entries on this page, number them beginning | g with 4.4, followed by 4.5, and so forth. Total claim |
| 4.10 | Portfolio Recovery Associates, LLC | Last 4 digits of account number 2 5 4 6 \$2,005.43 |
| | Nonpriority Creditor's Name | |
| | P.O. Box 41067 | When was the debt incurred? |
| | Number Street | |
| | | As of the date you file, the claim is: Check all that apply. |
| | Norfolk, VA 23541-1067 | Contingent |
| | City State ZIP Code | - ☐ Unliquidated ☐ Disputed |
| | Who incurred the debt? Check one. | _ ' |
| | ☑ Debtor 1 only | Type of NONPRIORITY unsecured claim: |
| | ☐ Debtor 2 only | ☐ Student loans |
| | Debtor 1 and Debtor 2 only | Obligations arising out of a separation agreement or divorce that you did not report as priority claims |
| | At least one of the debtors and another | Debts to pension or profit-sharing plans, and other similar debts |
| | ☐ Check if this claim is for a community debt | ☑ Other. Specify Credit Card |
| | Is the claim subject to offset? | |
| | ☑ No | |
| | ☐ Yes | |
| 4.11 | TD Retail Card Services | Last 4 digits of account number 7 0 4 3 \$3,327.55 |
| | Nonpriority Creditor's Name | When we the debt incorred? |
| | c/o Creditors Bankruptcy Service | When was the debt incurred? |
| | P.O. Box 800849 | As of the date con file the claim in Oberland that such |
| | Number Street | As of the date you file, the claim is: Check all that apply. Contingent |
| | Dallas, TX 75380 | Unliquidated |
| | City State ZIP Code | ☐ Disputed |
| | Who incurred the debt? Check one. | Type of NONPRIORITY unsecured claim: |
| | ☑ Debtor 1 only | ☐ Student loans |
| | Debtor 2 only | ☐ Obligations arising out of a separation agreement or divorce that you did not report as |
| | Debtor 1 and Debtor 2 only | priority claims |
| | At least one of the debtors and another | Debts to pension or profit-sharing plans, and other similar debts |
| | ☐ Check if this claim is for a community debt | ☑ Other. Specify Goods Sold |
| | Is the claim subject to offset? | |
| | ☑ No | |
| | Yes | |

Case 25-10933-pmm Doc 20 Filed 08/14/25 Entered 08/14/25 12:00:48 Desc Main Document Page 7 of 7

Debtor 1 Bernadette A Davis Case number (if known) 25-10933

First Name Middle Name Last Name

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.

| Add the a | moun | s for each type of unsecured claim. | | | |
|--------------------------|------|---|-----|---|-------------|
| | | | | | Total claim |
| Total claims from Part 1 | 6a. | Domestic support obligations | 6a. | | \$0.00 |
| nom rate i | 6b. | Taxes and certain other debts you owe the government | 6b. | | \$0.00 |
| | 6c. | Claims for death or personal injury while you were intoxicated | 6c. | | \$0.00 |
| | 6d. | Other. Add all other priority unsecured claims. Write that amount here. | 6d. | + | \$0.00 |
| | 6e. | Total. Add lines 6a through 6d. | 6e. | i | \$0.00 |
| | | | | | |
| | | | | | Total claim |
| Total claims from Part 2 | 6f. | Student loans | 6f. | | \$0.00 |
| | 6g. | Obligations arising out of a separation agreement or divorce that you did not report as priority claims | 6g. | | \$0.00 |
| | 6h. | Debts to pension or profit-sharing plans, and other similar debts | 6h. | | \$0.00 |
| | 6i. | Other. Add all other nonpriority unsecured claims. Write that amount here. | 6i. | + | \$44,402.68 |
| | 6j. | Total. Add lines 6f through 6i. | 6j. | , | \$44,402.68 |
| | | | | | |